

Sent: Wednesday, September 16, 2015 12:40 PM
To: EBSA, E-ORI - EBSA
Subject: RE; ZRIN: 1210-ZA 25, and RIN: 1210-AB 32

Dear Sirs:

I am writing to you in regard to rules that the U.S. Department of Labor is proposing..
These rules will substantially hurt my retirement income.

I am an 85 year old retiree that depends on Social Security and IRA distribution income.
These proposed rules will create a hardship to me.I depend on my IRA investments and
the opportunity to sell "covered calls" options to get enough investment returns to help
with my annual required taxable distribution.

My broker, Charles Schwab, Inc. has reviewed my IRA investment program and found it
appropriate , and conservative.

They do not permit high risk transactions such as selling "put options" in any IRA
account.

Please do not implement any rule that will be hurtful to my retirement income.

I am sure there are other retirees in the same circumstances.

Thank you for your attention to this important matter.

L.G.